Case 25-21486-GLT Doc 27 Filed 07/19/25 Entered 07/20/25 00:29:18 Desc Imaged Certificate of Notice Page 1 of 6

Information to id	entify the case:			
Debtor 1:	James B. Steele Jr.	Social Security number or ITIN:	xxx-xx-7211	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Barbara E. Steele	Social Security number or ITIN:	xxx-xx-4814	
	First Name Middle Name Last Name			
United States Bank	ruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	6/6/25
Case number:	25-21486-GLT			

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:	About Debtor 2:
James B. Steele Jr.	Barbara E. Steele
n the	
138 Park Way White Oak, PA 15131	138 Park Way White Oak, PA 15131
Lawrence Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412–235–1721 Email: ecf@westernpabankruptcy.com
Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566 Email: cmecf@chapter13trusteewdpa.com
e filed U.S. Bankruptcy Court 5414 U.S. Steel Tower	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412–644–2700 Date: 7/17/25
	James B. Steele Jr. 1 the 138 Park Way White Oak, PA 15131 Lawrence Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235 Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219 Ce De filed U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street 600 Grant Street

For more information, see page 2

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Debtor James B. Steele Jr. and Barbara E. Steele

Official Form 309I

Case number 25-21486-GLT

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.		Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call		
Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	1–412–532–8861 For additional information, go to: https://www.justice.gov/ust/moc		
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 11/14/25		
required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge		
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 			
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/15/25		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 12/2/25		
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim court's website at http://www.pawb.uscourts.gov/filing-proof-claim system. Additional information regarding obtaining a proof of claim claim, including information regarding filing a claim by regular mail, http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the c Secured creditors retain rights in their collateral regardless of whet claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrend right to a jury trial.	using the Electronic Proof of Claim ("ePŌC") form (Official Form B410) and filing a proof of can be found at the court's website at paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of t, with consequences a lawyer can explain. For		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial meeting on a trustee and will be held immediately following the meeting of creditor 9/15/25 at 11:00 AM, Location: Same location as the Meeting of Co.	's on:		
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy of counsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of 7 above. To the extent a written objection is not resolved at the meet confirmation hearing or prior to or at the date set for continued concidented plan hearing. If no objections are timely filed, or filed object confirmation hearing or continued conciliation conferences, the Trust determine that the objection has been withdrawn, and the plan has been withdrawn, and the plan has been withdrawn and the plan has been withdrawn and the plan has been withdrawn.	clerk's office and served on the debtor, ob later than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a stions are not prosecuted at the initial tee may assume and the court may		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.			
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t www.pacer.gov. If you believe that the law		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If		

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United States Bankruptcy Court Western District of Pennsylvania

In re:
Case No. 25-21486-GLT
James B. Steele, Jr.
Chapter 13

Barbara E. Steele
Debtors

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 4
Date Rcvd: Jul 17, 2025 Form ID: 309iPGH Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS
 - regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2025:

Recip ID Recipient Name and Address

db/jdb + James B. Steele, Jr., Barbara E. Steele, 138 Park Way, White Oak, PA 15131-1122

aty + Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

16551588 + EBI LLC, PO Box 74010474, Chicago, IL 60674-0001

+ EDI: CAPITALONE.COM

TOTAL: 3

16542782

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID		Notice Type: Email Address Email/Text: kebeck@bernsteinlaw.com	Date/Time	Recipient Name and Address
aty			Jul 18 2025 00:21:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty		Email/Text: ecf@westernpabankruptcy.com	Jul 18 2025 00:20:00	Lawrence Willis, Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
tr		Email/Text: bnc@chapter13trusteewdpa.com	Jul 18 2025 00:20:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg		EDI: PENNDEPTREV	Jul 18 2025 04:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg		EDI: PENNDEPTREV	Jul 18 2025 04:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+	Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jul 18 2025 00:21:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+	EDI: AISACG.COM	Jul 18 2025 04:09:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+	Email/Text: jdryer@bernsteinlaw.com	Jul 18 2025 00:21:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
16551578	+	Email/PDF: AffirmBKNotifications@resurgent.com	Jul 18 2025 00:28:50	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
16542780	^	MEBN	Jul 18 2025 00:10:23	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
16551580	+	EDI: TCISOLUTIONS.COM	Jul 18 2025 04:09:00	BANK OF MISSOURI, 5109 S BROADBAND LANE, Sioux Falls, SD 57108-2208
16542781	+	Email/PDF: MarletteBKNotifications@resurgent.com	Jul 18 2025 00:28:14	Best Egg, Attn: Bankruptcy, Po Box 42912, Philadelphia, PA 19101-2912

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User: auto

District/off: 0315-2

Date Rcvd: Jul 17, 2025 Form ID: 309iPGH Total Noticed: 40 Jul 18 2025 04:09:00 Cap1/kohls Dept Store, Po Box 31293, Salt Lake City, UT 84131-0293 16542783 + EDI: CAPITALONE.COM Jul 18 2025 04:09:00 Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285 16542784 EDI: CAPONEAUTO.COM Jul 18 2025 04:09:00 Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302 16546270 EDI: CAPITALONE.COM Capital One N.A., by AIS InfoSource LP as agent, Jul 18 2025 04:09:00 PO Box 71083, Charlotte, NC 28272-1083 16556187 EDI: DISCOVER Jul 18 2025 04:09:00 Capital One, N.A., successor by merger to Discover, P.O. Box 3025, New Albany, OH 43054-3025 16542785 ^ MEBN Jul 18 2025 00:10:41 Cbna, Attn: Bankruptcy, one Tallman Road, Canton, NY 13617-3604 + EDI: CITICORP 16542786 Jul 18 2025 04:09:00 Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790046, St Louis, MO 63179-0046 EDI: CITICORP 16542792 Macy's/DSNB, Attn: Bankruptcy, 9111 Duke Jul 18 2025 04:09:00 Boulevard, Mason, OH 45040 16542787 + EDI: DISCOVER Jul 18 2025 04:09:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 16542788 ^ MEBN Jul 18 2025 00:10:30 Lakeview Loan Servicing, LLC, PO Box 619063, Dallas, TX 75261-9063 16542789 + Email/PDF: resurgentbknotifications@resurgent.com Jul 18 2025 00:28:09 Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 16542791 Email/Text: camanagement@mtb.com Jul 18 2025 00:21:00 M&T Bank, PO Box 1288, Buffalo, NY 14240 16542790 Email/Text: camanagement@mtb.com Jul 18 2025 00:21:00 M&T Bank, PO Box 62182, Baltimore, MD 21264 16542793 Email/Text: ml-ebn@missionlane.com Jul 18 2025 00:20:00 Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348 + EDI: AGFINANCE.COM 16544883 Jul 18 2025 04:09:00 OneMain Financial Group, LLC, PO Box 981037, Boston, MA 02298-1037 16542795 EDI: PRA.COM Jul 18 2025 04:09:00 Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502 16555529 EDI: PRA.COM Portfolio Recovery Associates, LLC, POB 12914, Jul 18 2025 04:09:00 Norfolk, VA 23541 16542794 ^ MEBN Patenaude & Felix, 2400 Ansys Drive Suite 402 B, Canonsburg, PA 15317-0403 Jul 18 2025 00:10:28 16555484 EDI: Q3G.COM Jul 18 2025 04:09:00 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788 16542796 + Email/Text: bknotice@raslavrar.com Jul 18 2025 00:20:00 RAS LaVar, 425 Commerce Drive Suite 150, Fort Washington, PA 19034-2727 16542797 + EDI: SYNC Jul 18 2025 04:09:00 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 16542798 + EDI: SYNC Jul 18 2025 04:09:00 Synchrony Bank/HHGregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 16542799 + EDI: WTRRNBANK.COM Jul 18 2025 04:09:00 Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475 16542800 + EDI: AGFINANCE.COM Jul 18 2025 04:09:00 WebBank/OneMain, Attn: Bankruptcy, 215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336

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Date Rcvd: Jul 17, 2025 Form ID: 309iPGH Total Noticed: 40

16542801 + Email/Text: pitbk@weltman.com

Jul 18 2025 00:21:00

Weltman Weinberg & Reis, Two Allegheny Center Nova Tower Two, Suite 1302, Pittsburgh, PA 15212-5411

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason	Name and Address LAKEVIEW LOAN SERVICING, LLC
16551579	*+	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
16551581	*+	Best Egg, Attn: Bankruptcy, Po Box 42912, Philadelphia, PA 19101-2912
16551582	*+	Cap1/kohls Dept Store, Po Box 31293, Salt Lake City, UT 84131-0293
16551583	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
16551584	*+	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
16551585	*+	Cbna, Attn: Bankruptcy, one Tallman Road, Canton, NY 13617-3604
16551586	*+	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790046, St Louis, MO 63179-0046
16551593	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Macy's/ DSNB, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
16551587	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
16551589	*+	Lakeview Loan Servicing, LLC, PO Box 619063, Dallas, TX 75261-9063
16551590	*+	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
16551592	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, PO Box 1288, Buffalo, NY 14240
16551591	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, PO Box 62182, Baltimore, MD 21264
16551594	*P++	MISSION LANE LLC, PO BOX 105286, ATLANTA GA 30348-5286, address filed with court:, Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
16551596	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
16551595	*+	Patenaude & Felix, 2400 Ansys Drive Suite 402 B, Canonsburg, PA 15317-0403
16551597	*+	RAS LaVar, 425 Commerce Drive Suite 150, Fort Washington, PA 19034-2727
16551598	*+	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16551599	*+	Synchrony Bank/HHGregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16551600	*+	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
16551601	*+	WebBank/OneMain, Attn: Bankruptcy, 215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336
16551602	*+	Weltman Weinberg & Reis, Two Allegheny Center Nova Tower Two, Suite 1302, Pittsburgh, PA 15212-5411

TOTAL: 1 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2025 at the address(es) listed below:

Name Email Address

Denise Carlon

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on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com

btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Lawrence Willis

on behalf of Debtor James B. Steele Jr. ecf@westernpabankruptcy.com,

urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lawrence Willis

on behalf of Joint Debtor Barbara E. Steele ecf@westernpabankruptcy.com

urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13 trusteewdpa.com

TOTAL: 6